



COMM. 3628
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CERTIFICATE OF FACSIMILE

I hereby certify that this Response and Amendment, pursuant to 37 C.F.R. §1.8 is being faxed to (703) 305-7587 and a confirmation copy is being deposited as U.S. First Class Mail this date with the United States Postal Service in an envelope addressed to: Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

Date: Jan. 26, 2004

By: Nicholas A. Mier

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Inventor(s):	Crane, et al.	Docket No.:	10655.7700
Serial No.:	09/415,632	Examiner:	Fults, Richard C.
Filed:	October 12, 1999	Group Art Unit:	3628
Title:	SYSTEM AND METHOD FOR DIVIDING A REMITTANCE AND DISTRIBUTING A PORTION OF THE FUNDS TO MULTIPLE INVESTMENT PRODUCTS		
		Confirmation No.:	5093

RESPONSE AND AMENDMENT

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

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GROUP 3600

Dear Commissioner:

In response to the Office Action mailed October 24, 2003 regarding the above-referenced patent application, of which this Response is timely filed within the shortened three month statutory period for Response.

Remarks/Arguments begin on page 2 of this paper.